

REMARKS

In the Office Action mailed October 10, 2006, the Examiner rejects Claims 1-82 under 35 U.S.C. § 103(a) as being unpatentable over Templeton (U.S. Patent No. 5,679,940) and Schnall (U.S. Publication No. 2002/0116323).

Independent Claims 1, 31, and 70

Applicant notes that Claim 1 is amended to clarify that a selected second scoring process is different than a first scoring process. Claim 31 is amended to clarify that a second scoring model is different than a first scoring model. Claim 70 is amended to clarify that a second module is different than a first module. Various dependent claims are also amended to reflect the foregoing amendments.

Independent Claims 13 and 40

Applicant notes that Claim 13 includes a limitation where a second scoring process is different than a first scoring process. Claim 40 includes a limitation where a second scoring model is different than a first scoring model.

Templeton

Applicant notes that Templeton does not teach or suggest a feature where a second scoring process that is different than a first scoring process, is selected and/or invoked. Templeton also does not teach or suggest a feature where a second scoring model that is different than a first scoring model, is selected and/or invoked. Templeton also does not teach or suggest a feature where a second module that is different than a first module, is selected and/or invoked.

Rather, Templeton teaches, among others, a risk scoring algorithm that can determine a first transaction score (see, for example, Column 5, Lines 5-7). It appears that the same risk scoring algorithm determines a second transaction score based on additional information obtained from the transaction terminal. Thus, Templeton does not teach or suggest various combinations of features as recited in the independent claims of the present Application.

Templeton and Schnall

As the Examiner stated, Schnall appears to teach a feature where a credit score number can be in a range. Applicant respectfully submits that *even if* Templeton and Schnall are combined, the resulting combination would not yield various combinations of features as recited in the independent claims of the present Application.

Thus, based at least on the foregoing reasons, Applicant respectfully submits that Claims 1, 13, 31, 40, and 70 are patentable over Templeton and Schnall. Various dependent claims also include additional limitations; and thus are also patentable for at least the reasons discussed herein.

SUMMARY

Applicant respectfully submits that the Application is in condition for allowance and respectfully request the same. If the Examiner finds any remaining impediment to the prompt allowance of these claims that could be clarified with a telephone conference, the Examiner is invited to initiate the same with the undersigned.

Please charge any additional fees, including any fees for additional extension of time, or credit overpayment to Deposit Account No. 11-1410.

Respectfully submitted,

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